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Bib Data Sheet

CONFIRMATION NO. 2660

SERIAL NUMBER 09/919,074	FILING DATE 07/30/2001 RULE	CLASS 705	GROUP ART UNIT 2164	ATTORNEY DOCKET NO. ISAA0007
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APPLICANTS
Bruce Hoadley, Berkeley, CA;
Lerry E. Rosenberger, San Rafael, CA;
Andrew Flint, New York, NY;

**** CONTINUING DATA *******
THIS APPLICATION IS A CIP OF 09/790,453 02/22/2001 *EM*
AND CLAIMS BENEFIT OF 60/222,231 08/01/2000
AND CLAIMS BENEFIT OF 60/222,205 08/01/2000

**** FOREIGN APPLICATIONS ******* *None EM*

IF REQUIRED, FOREIGN FILING LICENSE GRANTED **
09/01/2001

Foreign Priority claimed 35 USC 119 (a-d) conditions met Verified and Acknowledged	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no <input type="checkbox"/> yes <input checked="" type="checkbox"/> no <input type="checkbox"/> Met after Allowance Examiner's Signature <i>[Signature]</i> Initials <i>EM</i>	STATE OR COUNTRY CA	SHEETS DRAWING 2	TOTAL CLAIMS 26/3	INDEPENDENT CLAIMS 3
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ADDRESS
22862

TITLE
Algorithm for explaining credit scores

FILING FEE RECEIVED 948	FEES: Authority has been given in Paper No. _____ to charge/credit DEPOSIT ACCOUNT No. _____ for following:	<input type="checkbox"/> All Fees
		<input type="checkbox"/> 1.16 Fees (Filing)
		<input type="checkbox"/> 1.17 Fees (Processing Ext. of time)
		<input type="checkbox"/> 1.18 Fees (Issue)
		<input type="checkbox"/> Other _____
		<input type="checkbox"/> Credit